

Alert #1

ECONOMIC STIMULUS PAYMENT

MANY Scam artists are scheming new ways to get your economic stimulus payment from you...by any means necessary. Be on the look out for these schemes or anything that seems unusual.

- You don't have to pay a fee to get your stimulus payment or to receive your payment faster. There are individuals who claim they can speed up your payment—for a fee. Some will even ask you to sign away your benefit to them. This is a scam. No one can speed up your payment.
- If someone claiming to be from the IRS calls or emails you about the payments and asks you for a Social Security, bank account or credit card number, it is a scam. The scammers are trying to get your personal and financial information so they can empty your bank account, run up charges on your credit card or steal your identity.
- Do not give out personal information if you are contacted by phone or e-mail.
- Please keep in mind that only the IRS can send you an official letter regarding your tax situation. The IRS will **NEVER** do any of the following:
 - **NEVER** call you and ask for Social Security Number or bank account information
 - **NEVER** e-mail you and ask for Social Security Number or bank account information
 - **NEVER** send a letter that tells you to respond by phone
 - **NEVER** send a letter that tells you to respond via e-mail
 - **NEVER** come to your home

To report IRS scams, contact the IRS at 1-800-829-1040. If you receive an unsolicited e-mail communication claiming to be from the IRS, please forward this message to: phishing@irs.gov using the instructions provided below.

The Georgia Department of Human Resources Division of Aging Services (DAS) is offering presentations around the state on how to avoid becoming a victim of scams. To schedule a free presentation in your area, call DAS' Elder Rights Team Leader at 404-657-9589.

Alert #2

Stranger Oriented Life Insurance

The South Carolina Lt. Governor's Office on Aging received a request for information in Feb 2008 about a perhaps legal but deceitful operation called a STOLI (Stranger Oriented Life Insurance) occurring in So. Carolina, that may be occurring in Georgia and other states as well.

Here's how it works:

Seniors are being approached by an organization called Survey Trust and asked to provide extensive personal information, including social security numbers, Medicare numbers, financial details, and all health information.

They are also asked to complete an IRREVOCABLE Durable Limited Power of Attorney that gives the company the right to lifelong access of the individual's medical records. The senior signs a form authorizing and directing his heirs and assigns to provide a copy of the Death Certificate.

In exchange for completing this "survey" and participating in the program, **the senior is given \$1,000 immediately and receives \$250/year for the rest of his life.** They may also be receiving scooters and other DME's (durable medical equipment) in addition to the \$1000.

NEVER GIVE OUT PERSONAL INFORMATION OVER THE TELEPHONE.